

**JENKINS & CLAYMAN**

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IN THE MATTER OF:

Trevor Anglin & Andrea Walker  
Debtors

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY

CHAPTER 13 CASE NO. 18-26837 ABA

DEBTOR'S CERTIFICATION IN SUPPORT  
OF MODIFIED PLAN

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I, Andrea Walker, by way of Certification hereby state:

1. I am the Chapter 13 debtor in this case and I am hereby authorized to make this certification.

2. We had some issues with our payment early on and our Trustee payment kept increasing. Our original payment was \$945 per month as our plan consists of paying \$45,000 in mortgage arrears to the Chapter 13 Trustee. There were no other creditors in the plan. The mortgage company's claim came in about \$3,000 higher than that figure. The last indication from the Trustee was that her payment now needed to be \$1,362. Our Schedule J, in which the expenses are very modest, shows disposable income of \$1,330. We explained to our attorneys that we just couldn't make payments this high, so they changed our plan several months ago to make the plan a combination loan modification and pay arrears through the Trustee plan. They changed our plan to an affordable amount with the thought that we would be paying the Trustee on account of the mortgage arrears as well as trying to get a loan modification to take care of the balance of the arrears, plus we have been making our monthly payment to the mortgage company.

3. My husband (who is not a debtor) had his hours reduced somewhat recently, and that constitutes the change in circumstance, plus our payment changing from \$945 to \$1,362 certainly is a change in circumstances. Accordingly, based on the foregoing, I ask that the court confirm my modified plan.

I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: April 2, 2020

/s/ Andrea Walker  
Andrea Walker, debtor